

Course No. 1106

Central Bank Digital Currencies (CBDC)

**DIGITAL BANKING, FINTECH & AI
FINANCE, INVESTMENT & BANKING**

DURATION

5 Days

LOCATION

Madrid, Spain

DELIVERY

Classroom

DATES

21 – 25 Sept 2026



Scheduled Event Details

CITY	Madrid, Spain
DATE	21 – 25 Sept 2026
DELIVERY TYPE	Classroom
COURSE FEE	€5,400

Course Overview

Central Bank Digital Currencies (CBDC) have emerged as one of the most significant developments in the evolution of modern financial systems, reshaping the way central banks, financial institutions, governments, and payment ecosystems approach the future of money. As digital transformation accelerates across the global economy, CBDCs are increasingly viewed as a strategic instrument for improving payment efficiency, strengthening financial inclusion, enhancing monetary policy implementation, and supporting secure digital financial infrastructures. This course provides participants with a comprehensive understanding of Central Bank Digital Currencies, their design principles, operational models, regulatory implications, and implementation challenges.

The course explores the strategic, technological, financial, legal, and operational dimensions of CBDC initiatives, enabling participants to understand how central banks evaluate, design, pilot, and potentially deploy digital currencies. Participants will examine the differences between wholesale and retail CBDCs, assess global implementation approaches, analyze governance and cybersecurity considerations, and understand how CBDCs interact with commercial banking systems, payment service providers, and digital financial ecosystems.

Organizations operating within government, banking, financial services, payment systems, regulatory authorities, and technology sectors require professionals capable of evaluating the opportunities and risks associated with CBDCs. This program equips participants with practical knowledge to support digital transformation initiatives, policy development, innovation strategies, regulatory compliance, and financial sector modernization. It also highlights the relationship between CBDCs, financial stability, digital payments, financial inclusion, and emerging technologies such as blockchain, distributed ledger technology (DLT), artificial intelligence, and programmable money.

Designed according to international professional training standards, this course combines strategic

perspectives with practical implementation considerations. Through case studies, policy discussions, technology assessments, and interactive workshops, participants develop the skills required to evaluate CBDC initiatives, support organizational readiness, and contribute effectively to national and institutional digital finance strategies while aligning with evolving global financial regulations and best practices.

Objectives

- Analyze the strategic objectives driving Central Bank Digital Currency initiatives and their impact on modern financial systems by the end of the program.
- Evaluate different CBDC models, including retail and wholesale architectures, using internationally recognized design principles and policy considerations.
- Assess the operational, regulatory, legal, and governance requirements necessary for successful CBDC implementation.
- Apply risk assessment techniques to identify cybersecurity, operational resilience, privacy, and financial stability risks associated with CBDCs.
- Develop practical approaches for integrating CBDCs into existing payment systems and financial market infrastructures.
- Design implementation frameworks that align CBDC strategies with organizational digital transformation objectives.
- Strengthen decision-making capabilities by examining international CBDC pilot projects, lessons learned, and implementation experiences.
- Implement governance and compliance practices that support secure, transparent, and accountable CBDC operations.
- Improve collaboration between central banks, financial institutions, technology providers, regulators, and payment ecosystem participants.
- Align organizational strategies with emerging global trends in digital currencies, fintech innovation, and future payment ecosystems.

Who Should Attend

This course is designed for professionals working within central banks, ministries of finance, financial regulatory authorities, government institutions, payment system operators, commercial banks, development banks, digital banking divisions, and financial market infrastructures. It is particularly valuable for executives responsible for digital transformation, payment modernization,

financial innovation, monetary policy implementation, financial stability, and national digital economy initiatives.

The program is also highly relevant for banking executives, treasury professionals, payment specialists, fintech managers, financial technology consultants, compliance officers, enterprise architects, cybersecurity specialists, digital strategy leaders, IT managers, blockchain professionals, financial analysts, risk managers, and operational leaders involved in payment systems, digital finance, or innovation projects. Professionals responsible for evaluating emerging financial technologies, digital assets, or future banking models will gain valuable insights into CBDC implementation strategies and policy considerations.

Additionally, the course benefits consultants, researchers, policymakers, project managers, legal advisors, governance specialists, and decision makers supporting financial sector modernization programs. Organizations seeking to strengthen institutional readiness for digital currency adoption, payment innovation, and regulatory transformation will find this course particularly relevant for building cross-functional knowledge and strategic capabilities.

Learning Outcomes

- By the end of this course, participants will be able to:
- Explain the strategic purpose, economic rationale, and policy objectives of Central Bank Digital Currencies.
- Differentiate between retail, wholesale, hybrid, and intermediary CBDC models and identify appropriate use cases.
- Assess the potential impact of CBDCs on commercial banking, monetary policy, payment systems, and financial stability.
- Evaluate technology platforms supporting CBDC development, including blockchain, distributed ledger technology, and centralized infrastructures.
- Identify cybersecurity, operational resilience, privacy, fraud prevention, and data protection requirements for CBDC ecosystems.
- Analyze legal, regulatory, governance, and compliance considerations affecting CBDC implementation.
- Assess international CBDC projects and extract practical lessons applicable to organizational and national initiatives.

- Develop high-level implementation strategies that align technology, governance, operational processes, and stakeholder engagement.
- Recommend risk mitigation measures supporting secure and efficient CBDC deployment.
- Contribute effectively to organizational digital finance initiatives, payment innovation projects, and future financial infrastructure development.

Course Outline

DAY 01

Foundations of Central Bank Digital Currencies

- Evolution of money and digital payment ecosystems
- Understanding Central Bank Digital Currencies (CBDC)
- Global drivers behind CBDC development
- Retail versus wholesale CBDC models

PRACTICAL DISCUSSION

Evaluating global motivations for CBDC adoption

DAY 02

CBDC Architecture, Technology, and Design

- CBDC design principles and operational models
- Distributed Ledger Technology (DLT) and blockchain applications
- Centralized and decentralized technology architectures
- Digital identity, authentication, and wallet infrastructure

PRACTICAL APPLICATION

Comparing alternative CBDC technology frameworks

DAY 03**Governance, Regulation, and Risk Management**

- Legal and regulatory frameworks supporting CBDCs
- Monetary policy implications and financial stability considerations
- Cybersecurity, operational resilience, and fraud risk management
- Privacy, data governance, and consumer protection

PRACTICAL APPLICATION

Risk assessment workshop for CBDC implementation

DAY 04**CBDC Implementation and Financial Ecosystem Integration**

- Integration with payment systems and financial market infrastructure
- Commercial bank participation and financial sector transformation
- Cross-border payments and international interoperability
- Stakeholder engagement, governance, and implementation planning

PRACTICAL DISCUSSION

Designing an organizational CBDC readiness strategy

DAY 05**Global Case Studies and Future Digital Currency Strategy**

- Analysis of international CBDC pilot projects and implementation experiences
- Emerging trends in programmable money and digital financial innovation
- Strategic planning for institutional preparedness and digital transformation
- Developing organizational roadmaps for CBDC adoption and governance

FINAL WORKSHOP

Building a comprehensive CBDC implementation action plan aligned with organizational objectives and future financial sector developments



Register or Request More Information

Course page: <https://quest-training.com/courses/central-bank-digital-currencies-cbdc>

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